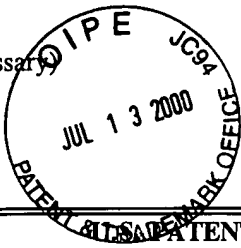


INFORMATION DISCLOSURE CITATION (Use several sheets if necessary) PTO Form 1449 Page 1 of 2				Attorney Docket No.: 051364-5001-01		Application No.: 09/497,442 4 2000	
				Applicants: Kirk WATKINS			
				Filing Date: February 3, 2000		Group Art Unit: 2768	
U.S. PATENT DOCUMENTS							
*Examiner Initial		Document Number	Date	Name	Class	Sub Class	Filing Date
CRK		5,943,424	08/24/99	Berger et al.	380	25	06/17/96
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CRK		5,283,829	02/01/94	Anderson	380	24	10/01/92
FOREIGN PATENT DOCUMENTS							
		Document Number	Date	Country	Class	Sub Class	<u>Translation</u> YES NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
CRK		"Shoes For Crews: Payroll Deduction Plan - How it Works," www.shoesforcrews.com					
CRK		Payroll Deduction Request, Powerco Credit Union, www.powercocu.org					
CRK		Kirtley-Cole Company Store Online Apparel and Gift Ordering Form, www.kirtley-cole.com					
Examiner <i>Charles B. Kyle</i>				Date Considered <i>11/16/01</i>			
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INFORMATION DISCLOSURE CITATION PTO Form 1449 Page 1 of 1		Attorney Docket No. 051364-5001-01		Serial No. 09/497,142 <i>46</i>				
		Applicants: Kirk WATKINS						
		Filing Date: February 3, 2000		Group: 2768				
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<i>CRK</i>		5,878,141	Mar. 2, 1999	Daly <i>et al.</i>	380	25	Aug. 25, 1995	
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		Document Number	Date	Country	Class	Sub Class	Translation	
							Yes	No
<i>CRK</i>		EP 0 725 376 A2	Aug. 7, 1996	Europe			X	
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)								
<i>CRK</i>		PCT International Search Report; December 21, 2000						
<i>CRK</i>		O'Mahoney <i>et al.</i> , "Electronic Payment Systems," 1997; Chapter 4; XP-002153672; pages 61-63						
<i>CRK</i>		"Microsoft, VISA and MasterCard's Push For Secure On-Line Transactions"; Chain Store Age, September 1995; page 136						
Examiner <i>Charles R. Jh</i>				Date Considered <i>9/9/02</i>				
Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.								